

U.S. Patent Application Serial No. 10/665,733
Reply to Office Action dated May 6, 2008

REMARKS

Throughout some of the claims, the term "program" replaces "script," a change which is supported in the specification page 14, lines 15-24.

New claims 16-17 are supported at page 8, line 2, stating that the invention includes a closed-loop system, and page 1, lines 22-24, stating that in a closed-loop system money is issued under guarantee of a bank or credit company; and in Figs. 1, 9, and 10 showing a bank with accounting system as part of the invention. The new claims are patentable for the reasons below.

No new matter has been added. In full response to the outstanding Office Action:

Claims 1-4, 11-13, and 15 were rejected under § 102 over Ito '213 (US 6,321,213, different from the previously-applied Ito '250, now withdrawn). This rejection is respectfully traversed. The Examiner is invited to consider:

Amended claim 1 recites

An electronic money remittance method, performed by a server, the server being operatively coupled to terminals, ...

Money is exchanged via terminals.

... the method being a method for remitting electronic money from a first user to a storage means storing electronic money of a second user, ...

The first person sends money to a second person's "storage means" (e.g., IC card, see claim 6).

...the method comprising: receiving predetermined remittance order information from a terminal for use by the first user; generating a script for depositing an electronic money amount equivalent to the remittance in the storage means of the second user based on the remittance order information, ...

The server sends money to the second to the second person's "storage means" via a script.

*U.S. Patent Application Serial No. 10/665,733
Reply to Office Action dated May 6, 2008*

... and subtracting the amount equivalent to the remittance from a predetermined account balance related to the first user; ...

The first person's account (e.g., bank account; see claim 5, and new claims 16-17) is debited by the amount of the transferred funds.

... transmitting the script to a terminal for use by the second user; receiving a remittance instruction transmitted from the terminal for use by the second user as a consequence that the script received by the terminal for use by the second user is executed by said terminal; and depositing an electronic money amount equivalent to the remittance by accessing the storage means of the second user connected to the terminal for use by the second user according to the remittance instruction, and adding the amount equivalent to the remittance to an electronic money management account balance related to the electronic money stored in the storage means of the second user.

The remittance script is sent to the second person's terminal, and the second person authorizes the server to remit the transferred amount of money by adding it to the balance recorded in the second person's "storage means."

The method described by claim 1 is a "closed-loop" system, because an account balance (e.g., bank balance) is involved. In contrast, Ito discloses an "open-loop" system in which the money is transferred from one person's card directly to the second person's card, without any bank or credit account being debited. See page 1, lines 9-25.

With respect, Ito '213 does not disclose several features of claim 1.

(1) Ito describes how a person can place a "token" representing money on his or her electronic money storage (card). "When electronic money is to be used," writes Ito at col. 2, line 21, "a token is moved from a remitter's electronic money storage apparatus to a receiver's

*U.S. Patent Application Serial No. 10/665,733
Reply to Office Action dated May 6, 2008*

electronic money storage apparatus”—that is, the money is transferred directly from one card to another, in an “open-loop” method.

Ito fails to disclose “subtracting the amount equivalent to the remittance from a predetermined account balance related the first user,” because Ito does not disclose any *account* or any *balance* of the electronic money.

The words “bank” and “credit” (recited in new claims 16 and 17) do not appear in the text of Ito ‘213, so the subject matter of those new claims is not disclosed.

No debiting of any account is disclosed by Ito.

(2) All of Ito’s drawings show two “storage apparatus” devices 1100 and 1200, and the text mentions IC cards. However, the words “terminal” and “server,” now recited in claim 1, do not appear in the reference; the two apparatuses 1100 and 1200 are coupled by a “data transfer unit” 1300, but no specific information is given about this unit 1300. Thus, there is no disclosure of the claimed terminal or the claimed server in this reference.

(3) Furthermore, Ito does not generate a script, as claimed; Ito does not send the script; does not execute the script to receive remittance instruction; and does not balance the bank account of the electronic money.

Claims 6-8 were rejected under § 103 over Ito ‘213 in view of Asano. This rejection is respectfully traversed on the basis of the arguments above.

Claims 9-10 were rejected under § 103 over Ito ‘213 in view of Asano and Park. This rejection is respectfully traversed on the basis of the arguments above.

Claims 5 and 14 were rejected under § 103 over Ito ‘213 in view of Park. This rejection is respectfully traversed on the basis of the arguments above.

In view of the aforementioned amendments and accompanying remarks, the application is submitted to be in condition for allowance, which action, at an early date, is requested.

AUG 04 2008

*U.S. Patent Application Serial No. 10/665,733
Reply to Office Action dated May 6, 2008*

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact the undersigned attorney at the telephone number indicated below to discuss this case.

Respectfully submitted,

KRATZ, QUINTOS & HANSON, LLP

Nick Bromer

Nick S. Bromer
Attorney for Applicant
Reg. No. 33,478

NSB/lrj

Suite 400
1420 K Street, N.W.
Washington, D.C. 20005
(202) 659-2930

23850

PATENT & TRADEMARK OFFICE

Enclosure: Petition for Extension of Time

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office (Fax No. (571-273-8300) on August 4, 2008.

Nick Bromer (reg. no. 33,478)

Signature *Nick Bromer*